

☒ AMENDED

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

In re: Sophia Denise Fowler,

Case No. 18-28968-JDL

Debtor:

Chapter 13

CHAPTER 13 PLAN - SECOND AMENDED\*

\*Amended to correct amount of secured debt with Credit Acceptance and to modify Plan payment.

ADDRESS: 4150 Meadow Chase Cv  
Memphis, TN 38115-6627

PLAN PAYMENT:

Debtor shall pay \$ 300.00 ☒ weekly, ☐ every two weeks, ☐ semi-monthly, or ☐ monthly, by:

☒ PAYROLL DEDUCTION From: Universal Protection Service, LLC OR ☐ DIRECT PAY  
161 Washington Street, Suite 600  
Conshohocken, PA 19428

1. THIS PLAN [Rule 3015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] ☐ YES ☒ NO  
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION ☐ YES ☒ NO  
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8]  
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]. ☐ YES ☒ NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: ☐ Included in Plan; OR ☒ Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT:

Monthly Plan Payment:

None Paid by: ☐ Debtor directly ☐ Wage Assignment, OR ☐ Trustee to:  
ongoing payment begins  
Approximate arrearage:

\$

5. PRIORITY CLAIMS:

-NONE- Amount \$

6. HOME MORTGAGE CLAIMS: ☐ Paid directly by Debtor; OR ☒ Paid by Trustee to:

Wells Fargo Home Mortgage ongoing payment begins 01/01/2019 \$724.60  
Approximate arrearage: 4,600.00 Interest 0.00 \$110.00

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)] Value of Collateral: Rate of Interest Monthly Plan Payment:  
-NONE- \$

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain lien 11 U.S.C. §1325 (a)] Value of Collateral: Rate of Interest Monthly Plan Payment:  
Conn Appliances, Inc. dba Conn's 1,109.00 5.00 \$40.00

[Retain lien 11 U.S.C. §1325 (a)]

Credit Acceptance Corporation

2012 Jeep Grand Cherokee

VIN: 1C4RJEAG2CC171641

Value of Collateral:

13,784.52

Rate of Interest

6.50

Monthly Plan Payment:

\$280.00

**9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALY REASONABLE DISPOSAL OF COLLATERAL:****-NONE-**

Collateral: \_\_\_\_\_

**10. SPECIAL CLASS UNSECURED CLAIMS:****-NONE-**

Amount: \_\_\_\_\_

Rate of Interest \_\_\_\_\_

Monthly Plan Payment: \_\_\_\_\_

\$ \_\_\_\_\_

**11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:****None**

Not provided for

**OR**

General unsecured creditor

**12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):****-NONE-****13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.****14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$6,691.00****15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**

%, OR,

**THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.****16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:****None**

Assumes

**OR**

Rejects.

**17. COMPLETION:** Plan shall be completed upon payment of the above, approximately 60 months.**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.****19. NON-STANDARD PROVISION(S):****ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.****20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**

/s/ J.D. Gentry

Date October 29, 2018

James D. Gentry (#020776), Debtor's Attorney

Gentry Arnold, PLLC

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CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing pleading has been served electronically, through the Court's electronic noticing system to all parties indicated on the electronic filing receipt, on October 31, 2018 or by U.S. Mail, first-class postage prepaid, on November 1, 2018, to Debtor and to all other parties requiring written notice.

Service List:

Debtor

Chapter 13 Trustee

Matrix

/s/ Katherine E. Morris

Katherine E. Morris, Paralegal